

**METROPOLITAN BANK GROUP, INC.**

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1204627	Number of Insured Depository Institutions 5		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$3,361	\$2,890	-14.0%		
Loans	\$2,532	\$1,978	-21.9%		
Construction & development	\$168	\$90	-46.4%		
Closed-end 1-4 family residential	\$589	\$465	-21.2%		
Home equity	\$107	\$70	-34.1%		
Credit card	\$0	\$0			
Other consumer	\$10	\$6	-41.9%		
Commercial & Industrial	\$90	\$63	-29.7%		
Commercial real estate	\$1,060	\$890	-16.1%		
Unused commitments	\$81	\$56	-30.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$19	56.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$221	\$226	2.2%		
Cash & balances due	\$282	\$453	61.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$9			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$10			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,029	\$2,648	-12.5%		
Deposits	\$2,940	\$2,612	-11.2%		
Total other borrowings	\$75	\$24	-67.5%		
FHLB advances	\$0	\$20			
Equity					
Equity capital at quarter end	\$332	\$242	-27.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$32	\$18	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	5.0%	--		
Tier 1 risk based capital ratio	12.6%	7.6%	--		
Total risk based capital ratio	13.9%	8.9%	--		
Return on equity <sup>1</sup>	-54.5%	-15.1%	--		
Return on assets <sup>1</sup>	-5.5%	-1.3%	--		
Net interest margin <sup>1</sup>	4.6%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	24.4%	35.6%	--		
Loss provision to net charge-offs (qtr)	86.9%	76.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	7.4%	4.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	30.4%	41.9%	4.5%	5.5%	--
Closed-end 1-4 family residential	9.9%	16.4%	1.5%	0.9%	--
Home equity	1.5%	0.1%	0.8%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.4%	5.0%	2.0%	1.3%	--
Commercial & Industrial	4.2%	4.8%	2.9%	1.1%	--
Commercial real estate	6.8%	10.8%	0.8%	0.6%	--
Total loans	9.5%	14.3%	1.9%	1.1%	--